

**A METHOD AND SYSTEM FOR MANAGING
PORTFOLIO ACCOUNTS**

Abstract

- 5 The present invention is a method and system for managing portfolio products
that is low cost, easy to use and ideal for smaller accounts. The present invention is a
turn-key, private label money management system, acting as an electronic interface
between an individual or a small financial institution and an individual investment
account. The present invention bundles custody, portfolio management and statement
10 reporting in a seamless “private label” system, allowing small financial institutions to
provide to their clients with investment management services. The present invention
automates account management and custody with one custodial partner over an
Internet delivery system, allowing individuals and financial institutions investment
management services at costs considerably lower than those available through
15 individually managed portfolios. The present invention also provides individual
investor risk assessment, including advice directed to portfolios meeting certain
investment needs. Furthermore, the invention provides access to investment related
educational software.

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